

In the Specification:

Please replace paragraphs [0001] and [0002] with the following amended paragraphs:

TECHNICAL FIELD OF THE INVENTION

[0001] The present invention relates in general to techniques for communicating electronic funds, and more particularly to methods and apparatus for providing a secure capture and transfer of monetary funds.

CROSS-REFERENCE TO RELATED APPLICATIONS

[0002] This patent application is a divisional of U.S. patent application Serial No. 09/917,439, entitled "VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS", "CUSTOMERS," filed Jul. 27, 2001, the entire disclosure of which is incorporated herein by reference. This application is related to U.S. patent application Serial No. 09/920,546 entitled "MESSAGE FORMAT FOR COMMUNICATING FINANCIAL INFORMATION, INFORMATION," filed herewith—Aug. 1, 2007.